

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven R. Kennedy
Shirley R. Kennedy
Debtors

Case No. 16-01913-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 22, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Steven R. Kennedy, Shirley R. Kennedy, 1916 Preserve Lane, Palmyra, PA 17078-8434
cr	+ ACNB Bank, f/k/a Adams County National Bank, P.O. Box 3129, Gettysburg, PA 17325-0129
cr	+ Capital Region Water, Billing and Collections Unit, 100 Pine Drive, Harrisburg, PA 17103-1260
cr	+ First National Bank, c/o Donna Donaher, One North Shore Center, 12 Federal Street, Pittsburgh, PA 15212-5752
4796684	+ ACNB Bank, P.O. Box 3129, Gettysburg, PA 17325-0129
4785644	ADAMS NATIONAL BANK, HARRISBURG RD, GETTYSBURG, PA 17325
4785645	+ Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4847842	+ Capital Region Water, 100 Pine Drive, Harrisburg, PA 17103-1260
4803572	Dauphin County Tax Claim Bureau, P. O. Box 1295, Harrisburg, PA 17108-1295
4785650	+ FIRST NATIONAL BANK, ATTN LOAN SERVICING, PO BOX 4999, HARRISBURG, PA 17111-0999
4803319	+ First National Bank of Pennsylvania, c/o Donna M. Donaher, One North Shore Center, First Floor, 12 Federal Street, Pittsburgh, PA 15212-5752
4830312	+ Lakeview Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
4785652	+ OCWEN LOAN, 1661 WORTHINGTON RSTE 100, STE 100, WEST PALM BEAC, FL 33409-6493
4785653	+ OCWEN LOAN CENLAR, 1661 WORTHINGTON RSTE 100, STE 100, WEST PALM BEAC, FL 33409-6493
4785654	+ Office of Attorney General, Financial Enforcement Section, Strawberry, Harrisburg, Pennsylvania 17120-0001
4785658	+ PSECU, P.O. BOX 1006, HARRISBURG, PA 17108-1006
4785660	+ TORRES CRDIT/UGI, 27 FAIRVIEW, CARLISLE, PA 17015-3200
4785661	+ U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, District of Columbia 20044-0227
4803161	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
4785663	+ USDOE/GLELSI, 2401 INTERNATIONALPOB 7859, POB 7859, MADISON, WI 53707-7859
4785662	United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4785647	+ EDI: WFNNB.COM	Feb 22 2021 23:48:00	CB/ATYRLMC, PO BOX 182789, COLUMBUS, OH 43218-2789
4785646	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Feb 22 2021 19:09:00	Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106
4785649	+ EDI: BANKAMER.COM	Feb 22 2021 23:48:00	FIA CS, PO BOX 982238, EL PASO, TX 79998-2238
4785651	EDI: IRS.COM	Feb 22 2021 23:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346
4785648	EDI: JPMORGANCHASE	Feb 22 2021 23:48:00	CHASE, P.O. BOX 15298, WILMINGTON, DE 19850
4820625	+ EDI: MID8.COM	Feb 22 2021 23:48:00	Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
4785655	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Feb 22 2021 19:09:00	Office of the U.S. Trustee, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4785656	EDI: PENNDEPTREV		

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		Feb 22 2021 23:48:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4785656	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2021 19:09:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4785657	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2021 19:09:00	PNC BANK, PO BOX 3180, PITTSBURGH, PA 15230
4816121	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2021 19:09:00	PNC Bank N.A., PO Box 94982, Cleveland, Oh 44101
4848274	EDI: PENNDEPTREV	Feb 22 2021 23:48:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
4848274	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2021 19:09:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
4799584	EDI: Q3G.COM	Feb 22 2021 23:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4785659	+ EDI: RMSC.COM	Feb 22 2021 23:48:00	SYNCB/SAMSDC, PO BOX 965005, ORLANDO, FL 32896-5005
5026268	+ EDI: RMSC.COM	Feb 22 2021 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4827252	EDI: RMSC.COM	Feb 22 2021 23:48:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4785664	+ EDI: WFFC.COM	Feb 22 2021 23:48:00	WFHM, 7255 BAYMEADOWS WAY, PO BOX 10335, DES MOINES, IA 50306-0335

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4830328	*+	Lakeview Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

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Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
David William Raphael	on behalf of Creditor First National Bank raphaeld@fnb-corp.com
Donna Donaher	on behalf of Creditor First National Bank donaherd@fnb-corp.com
Edward G Puhl	on behalf of Creditor ACNB Bank f/k/a Adams County National Bank edward.puhl@comcast.net, ssaylor@acnb.com; puhleastmanthrasher@comcast.net
Jerome B Blank	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
John Matthew Hyams	on behalf of Debtor 2 Shirley R. Kennedy jmh@johnhyamslaw.com acb@johnhyamslaw.com, kef@johnhyamslaw.com; hyamsjr90415@notify.bestcase.com
John Matthew Hyams	on behalf of Debtor 1 Steven R. Kennedy jmh@johnhyamslaw.com acb@johnhyamslaw.com, kef@johnhyamslaw.com; hyamsjr90415@notify.bestcase.com
Joshua I Goldman	on behalf of Creditor Lakeview Loan Servicing LLC josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com; angelica.reyes@padgettlawgroup.com
Michael J Clark	on behalf of Creditor Lakeview Loan Servicing LLC pabk@logs.com
Scott Wyland	on behalf of Creditor Capital Region Water swyland@salzmannhughes.com lkent@salzmannhughes.com
Stephen T. Coccoresse	on behalf of Creditor Capital Region Water stevec@salzmannhughes.com
Thomas I Puleo	on behalf of Creditor Lakeview Loan Servicing LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
Tilman Paul Larson	on behalf of Debtor 1 Steven R. Kennedy tpl@johnhyamslaw.com
Tilman Paul Larson	on behalf of Debtor 2 Shirley R. Kennedy tpl@johnhyamslaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 15	

Information to identify the case:

Debtor 1	Steven R. Kennedy	Social Security number or ITIN	xxx-xx-9074
	First Name Middle Name Last Name	EIN	--
Debtor 2	Shirley R. Kennedy	Social Security number or ITIN	xxx-xx-9618
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-01913-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven R. Kennedy

Shirley R. Kennedy

2/22/21**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.